

**IN THE UNITED STATES BANKRUPTCY COURT  
Eastern District of Virginia  
Norfolk Division**

**In re: Sandra M. Jones  
Debtor**

**Case No. 21-70890-SCS  
Chapter 7**

**CERTIFICATION REGARDING REAFFIRMATION AGREEMENT**

In support of the reaffirmation agreement filed by Santander Consumer USA Inc.

I hereby certify that I have confirmed the following with the Debtor in this matter:

1. The Debtor is in possession of the 2017 Dodge Journey securing the debt to be reaffirmed.
2. The vehicle is in good condition.
3. The payments on the debt to be reaffirmed are current.
4. The vehicle has full coverage insurance with Geico and Santander Consumer USA Inc. is listed as the loss payee/lienholder on the policy.

**Sandra M. Jones**

By: /s/ Barry W. Spear  
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